



To: Members of the Wisconsin Legislature
Date: January 22, 2004
Subject: *Healthier Choices* Retains Mandated Benefits, Adds Options

On January 7, 2004, a set of proposals titled *Wisconsin's Healthier Choices for Affordable Health Care* was introduced by the Wisconsin Association of Health Plans, the Wisconsin Hospital Association and Wisconsin Manufacturers & Commerce. Our efforts were applauded by various legislators and organizations.

Apparently, however, not everyone shares our interest in offering employers more health care options and greater flexibility in the market. The Wisconsin Chiropractic Association (WCA) has unleashed a massive fax and e-mail campaign "to do whatever it takes" to stop our proposal. But in their haste to wage a "battle" using "hundreds of thousands of faxes and e-mails," the WCA must have forgotten to read our proposal.

While it is true *Healthier Choices* is driven in part by the cost of health benefits mandated by the state, and that a recent study by the Workers Compensation Research Institute found chiropractic care to cost 30 percent more than physician-directed care to achieve the same outcomes, we do not propose the elimination of chiropractic coverage in Wisconsin. In fact, we do not propose the elimination of any current mandates, and we recommend that plans containing all mandated benefits remain on the market.

As an alternative choice, however, we also recommend that insurers be allowed to offer new plans created in response to demand in the market. Such plans could include lower-cost coverage without some or all of the mandated benefits, or with some of the mandated benefits configured differently to better match current treatment.

With *Healthier Choices*, employers would likely have many benefit packages from which to choose — even chiropractic coverage. Most important, the packages they buy would be driven by the needs of their employees and their business, not by aging state law. This new flexibility will allow more employers to offer health coverage and provide alternatives to employers who feel they can no longer afford it.

If you have questions about *Wisconsin's Healthier Choices for Affordable Health Care*, please contact:

Phil Dougherty, Wisconsin Association of Health Plans, 608-255-8599.
Eric Borgerding or Jodi Bloch, Wisconsin Hospital Association, 608-274-1820.
R.J. Pirlot, Wisconsin Manufacturers & Commerce, 608-258-3400.